

Information to identify the case:

Debtor 1	Christopher A. Krivi	Social Security number or ITIN	xxx-xx-9623
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Kellie A. Krivi	Social Security number or ITIN	xxx-xx-5737
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **10-28275-CMB**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Christopher A. Krivi

Kellie A. Krivi

8/17/16

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Christopher A. Krivi
Kellie A. Krivi
DebtorsCase No. 10-28275-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr
Form ID: 318Page 1 of 3
Total Noticed: 48

Date Rcvd: Aug 17, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2016.

db/jdb +Christopher A. Krivi, Kellie A. Krivi, 7910 St. Lawrence Avenue,
Pittsburgh, PA 15218-1815

cr JPMorgan Chase Bank, NA as servicer for DEUTSCHE B, Mail Code LA4-5555 700 Kansas Lane,
Monroe, LA 71203

cr #+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412

12985716 +Borough of Swissvale, c/o Goehring Rutter & Boehm, 437 Grant Street 14th Floor,
Pittsburgh PA 15219-6101

13550530 +Capital One Bank (USA), N.A., PO Box 12907, Norfolk, VA 23541-0907

13063902 +Chase Home Finance LLC, Attn: OH4-7133, 3415 Vision Drive, Columbus, OH 43219-6009

13222521 +Christopher L. Borsani, Esq., Tucker Arensberg, P.C., 1500 One PPG Place,
Pittsburgh PA 15222-5413

12902924 +DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666
(address filed with court: Dominion Peoples, P.O. Box 26666, Richmond, VA 23261)

12902922 +Deutsche Bank National Trust Co., 9451 Corbin Avenue, Northridge, CA 91324-1665

12902929 +First Credit Corporation, P.O. Box 3000, Boulder, CO 80307-3000

12902931 HSBC Bank Nevada NA / HSBC Card Services III, by eCAST Settlement Corporation, as its agent,
POB 35480, Newark NJ 07193-5480

12928545 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907,
Norfolk VA 23541-0907

13699492 +Long Beach Mortgage Loan Trust 2001-1, Serviced by Select Portfolio Servicing,,
3815 South West Temple, Salt Lake City, UT 84115-4412

12902933 +Long Beach Mortgage Loan Trust 2001-1, 19850 Plummer St.,, Mail Stop N 07 02 06,,
Chatsworth, CA 91311-5652

12902940 +Sears, c/o Risk Management Alt., 7775 Baymeadows Way, Suite 302,
Jacksonville, FL 32256-7532

12902942 +Wilkinsburg-Penn Joint Water Authority, 2200 Robinson Blvd., Pittsburgh, PA 15221-1193

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BRCCRAWFORD.COM Aug 18 2016 00:58:00 Rosemary C. Crawford, Crawford McDonald, LLC.,
P.O. Box 355, Allison Park, PA 15101-0355

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 18 2016 01:18:16 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

cr +EDI: RESURGENT.COM Aug 18 2016 00:58:00 B-Line, LLC, P.O. Box 91121, Mail Stop 550,
Seattle, WA 98111-9221

cr EDI: AIS.COM Aug 18 2016 00:58:00 Midland Funding LLC by American InfoSource LP as a,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457

cr +EDI: PRA.COM Aug 18 2016 00:58:00 PRA Receivables Management, LLC, PO Box 12907,
Norfolk, VA 23541-0907

12902917 EDI: PHINAMERI.COM Aug 18 2016 00:58:00 AmeriCredit, POB 183853, Arlington, TX 76096

12902918 EDI: PHINAMERI.COM Aug 18 2016 00:58:00 Americredit Financial Services, Inc.,
4001 Embarcadero, Suite 200, Arlington, TX 76014

12906398 EDI: AIS.COM Aug 18 2016 00:58:00 American Infosource Lp As Agent for,
T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848

13097913 EDI: RESURGENT.COM Aug 18 2016 00:58:00 B-Line, LLC, P.O. Box 91121, Dept. 550,
Seattle, WA 98111-9221

12902919 +EDI: RESURGENT.COM Aug 18 2016 00:58:00 B-Line, LLC/First National Bank of Marin,
Mail Stop 550, 2101 Fourth Ave., Suite 1030, Seattle, WA 98121-2317

12902920 +EDI: RESURGENT.COM Aug 18 2016 00:58:00 B-Line, LLC/Sherman Acquisition, LLC,
c/o Nco Portfolio Management, Inc., Mail Stop 550, 2101 Fourth Ave., Suite 1030,
Seattle, WA 98121-2317

12902921 EDI: CAPITALONE.COM Aug 18 2016 00:58:00 Capital One Bank, c/o TSYS Debt Management,
PO Box 5155, Norcross, GA 30091

12902923 EDI: DIRECTV.COM Aug 18 2016 00:58:00 Directv, Inc., Customer Service, P.O. Box 70014,
Boise, ID 83707-0114

14219217 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Aug 18 2016 01:19:05 Duquesne Light Company,
c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
Pittsburgh, PA 15219-1945

12902925 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Aug 18 2016 01:19:04 Duquesne Light Company,
411 Seventh Avenue, Pittsburgh, PA 15219-1942

13254423 +EDI: RESURGENT.COM Aug 18 2016 00:58:00 East Bay Funding, LLC,
c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288

12902928 +E-mail/Text: bncmail@w-legal.com Aug 18 2016 01:18:36 First Bank of Marin,
c/o Weinstein, Treiger, et al., 2101 4th Avenue, Suite 900, Seattle, WA 98121-2339

12902930 +EDI: HFC.COM Aug 18 2016 00:58:00 HSBC, P.O. Box 17051, Baltimore, MD 21288-0001

12902927 EDI: JEFFERSONCAP.COM Aug 18 2016 00:58:00 Fingerhut Credit Advantage, P.O. Box 23051,
Columbus, GA 31902-3051

12902934 EDI: JEFFERSONCAP.COM Aug 18 2016 00:58:00 Majestic Visa, 16 Mclelland Rd,
St Cloud MN 56303

12902935 EDI: JEFFERSONCAP.COM Aug 18 2016 00:58:00 Majestic Visa, P.O. Box 23051,
Columbus, GA 31902-3051

12902932 +EDI: CHASE.COM Aug 18 2016 00:58:00 JPMorgan Chase Bank, National Association,
Mail Stop: JAXB2007, 7255 Baymeadows Way, Jacksonville, FL 32256-6851

District/off: 0315-2

User: gamr
Form ID: 318

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Total Noticed: 48

Date Rcvd: Aug 17, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13619699 EDI: AIS.COM Aug 18 2016 00:58:00 Midland Funding LLC, by American InfoSource LP as agent,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
12902936 +E-mail/Text: bknotice@ncmlc.com Aug 18 2016 01:18:37 National Capital Management, LLC,
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741
12902937 EDI: PRA.COM Aug 18 2016 00:58:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk VA 23541
13619440 +EDI: PRA.COM Aug 18 2016 00:58:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541-1067
12902938 +E-mail/Text: csidl@sbcglobal.net Aug 18 2016 01:18:48 Premier Bankcard, P.O. Box 2208,
Vacaville, CA 95696-8208
12900769 EDI: RESURGENT.COM Aug 18 2016 00:58:00 Roundup Funding, LLC, MS 550, PO Box 91121,
Seattle, WA 98111-9221
13017479 EDI: VERIZONEAST.COM Aug 18 2016 00:58:00 Verizon, PO BOX 3037,
Bloomington, IL 61702-3037
12902941 +EDI: VERIZONCOMB.COM Aug 18 2016 00:58:00 Verizon, P.O. Box 25087,
Wilmington DE 19899-5087
12902926 EDI: ECAST.COM Aug 18 2016 00:58:00 eCAST Settlement Corporation, POB 35480,
Newark NJ 07193-5480
12907441 EDI: ECAST.COM Aug 18 2016 00:58:00 eCAST Settlement Corporation, assignee,
of HSBC Bank Nevada and its Assigns, POB 35480, Newark, NJ 07193-5480
TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Borough of Swissvale
cr DEUTSCHE BANK NATIONAL TRUST COMPANY, F/K/A BANKER
cr Deutsche Bank National Trust Company formerly know
cr Duquesne Light Company
cr Select Portfolio Servicing Inc. as servicing agent
cr Washington Mutual
cr* +East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288,
GREENVILLE, SC 29602-0288
13063964* +Chase Home Finance LLC, Attn: OH4-7133, 3415 Vision Drive, Columbus, OH 43219-6009
12902939* Roundup Funding, L.L.C., MS 550, PO Box 91121, Seattle, WA 98111-9221
12908897* eCAST Settlement Corporation, assignee, of HSBC Bank Nevada and its Assigns, POB 35480,
Newark, NJ 07193-5480
12908898* eCAST Settlement Corporation, assignee, of HSBC Bank Nevada and its Assigns, POB 35480,
Newark, NJ 07193-5480
13003521 ##+Peoples Natural Gas Co LLC, 375 North Shore Dr Ste 600, Pittsburgh PA 15212-5866
TOTALS: 6, * 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 19, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

User: gamr
Form ID: 318

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Total Noticed: 48

Date Rcvd: Aug 17, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, F/K/A BANKERS TRUST COMPANY OF CALIFORNIA, NA, AS TRUSTEE, et al... agornall@goldbecklaw.com, bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
Andrew F Gornall on behalf of Creditor Washington Mutual agornall@goldbecklaw.com, bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Borough of Swissvale jhunt@grblaw.com, cnoroski@grblaw.com
Matthew Christian Waldt on behalf of Creditor Deutsche Bank National Trust Company formerly known as Bankers Trust Company of California, N.A., as Trustee for Long Beach Mortgage Loan Trust 2001-1 mwaltd@milsteadlaw.com, bkecf@milsteadlaw.com
Matthew Christian Waldt on behalf of Creditor Select Portfolio Servicing Inc. as servicing agent for Deutsche Bank National Trust Company formerly known as Bankers Trust Company of California, N.A., as Trustee for Long Beach Mortgage Loan Trust 2 mwaltd@milsteadlaw.com, bkecf@milsteadlaw.com
Michael S. Geisler on behalf of Joint Debtor Kellie A. Krivi m.s.geisler@att.net, msgeis@yahoo.com;michaelgeisler13@gmail.com
Michael S. Geisler on behalf of Debtor Christopher A. Krivi m.s.geisler@att.net, msgeis@yahoo.com;michaelgeisler13@gmail.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtdrive.com
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfbis.com

TOTAL: 10